

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: ) Chapter 13  
 )  
Brett D. Cardonick ) Case No. 23-11330-pmm

**NOTICE OF APPEARANCE AND REQUEST FOR SERVICE OF PAPERS**

Please take notice that the undersigned hereby enters his appearance as counsel for and on behalf of Univest Bank & Trust Co., creditors in the above-captioned matter, and hereby requests, pursuant to Rule 9010(b) of the Federal Rules of Bankruptcy Procedure (the “Rules”); and, pursuant to Rules 2002 and 9001 of the Federal Rules of Bankruptcy Procedure and 11 U.S.C. § 342, that copies of all notices and pleadings given or filed in this case be given and served upon the party listed below at the following address and telephone number:

Amar A. Agrawal, Esquire  
Eisenberg, Gold & Agrawal, P.C.  
1040 N. Kings Highway, Suite 200  
Cherry Hill, NJ 08034  
Telephone: 856-330-6200  
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Please take further notice that the foregoing request includes not only the notices and papers referred to in the Rules specified above, but also includes, without limitation, any order, notice, application, complaint, demand, motion, petition, pleading, or request, whether formal or informal, written or oral, and whether transmitted or conveyed by mail, delivery, telephone, telegraph, telex, or otherwise filed or made with regard to the referenced case and proceeding herein.

This Notice of Appearance and Request for Service of Papers, and any subsequent appearance, pleading, claim, or suit, shall not be deemed or construed to be a waiver of Univest

Bank & Trust Co. right: (i) to have final orders in non-core matters entered only after *de novo* review by a district judge, (ii) to trial by jury in any proceeding so triable herein or in any case, controversy or proceeding related hereto, (iii) to have the reference withdrawn by the United States District Court in any matter subject to mandatory or discretionary withdrawal, or (iv) other rights, claims, actions, defenses, setoffs or recoupments to which Univest Bank & Trust Co. is or may be entitled, in law, or in equity, all of which rights, claims, actions, defenses, setoffs, and recoupments Univest Bank & Trust Co. expressly reserve.

Respectfully submitted,

EISENBERG, GOLD & AGRAWAL, P.C.

By: /s/ Amar A. Agrawal  
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*Counsel to Univest Bank & Trust Co.*

Dated: 02/24/2025